

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 17-27146-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Temeko R. Foster
dba Wow Your Ideas
400 Maple Grove Boulevard
Lumberton, NJ 08048

Michelle R. Foster
400 Maple Grove Boulevard
Lumberton, NJ 08048

Social Security No.:

xxx-xx-4312

xxx-xx-0661

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 9/5/17 and a confirmation hearing on such Plan has been scheduled for 5/22/18.

The debtor filed a Modified Plan on 6/1/18 and a confirmation hearing on the Modified Plan is scheduled for 6/26/18. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: June 4, 2018

JAN: amg

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Temeko R. Foster
 Michelle R. Foster
 Debtors

Case No. 17-27146-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 186

Page 1 of 3
 Total Noticed: 63

Date Rcvd: Jun 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2018.

db/jdb
 517167702 +Temeko R. Foster, Michelle R. Foster, 400 Maple Grove Boulevard, Lumberton, NJ 08048-4618
 517026692 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517026696 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
 517138208 +BANK OF AMERICA, N.A., PO Box 21785, Tampa, FL 33622-1785
 517145394 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 517026697 +CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
 (address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St,
 Woodland Hills, CA 91367)
 517237365 +CCAP AUTO LEASE LTD, P.O. BOX 961275, FORT WORTH, TX 76161-0275
 517026705 +CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043
 (address filed with court: Citibank, 7920 NW 110th St, Kansas City, MO 64153)
 517053552 +Caliber Home Loans Inc., Robertson, Anschutz & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 517026699 +Caliber Home Loans, In, Po Box 24610, Oklahoma City, OK 73124-0610
 517136933 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517026703 +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517026706 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,
 Saint Louis, MO 63179-0040
 517026708 +Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 517026709 +Convergent Outsourcing Inc., PO Box 9004, Renton, WA 98057-9004
 517026710 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, Bankruptcy, 1 Dell Way,
 Round Rock, TX 78682)
 517190028 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 517026716 +Eastern Account System, PO Box 837, Newtown, CT 06470-0837
 517026717 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
 517026721 +Machol & Johannes, LLC, 700 17th Street Suite 200, Denver, CO 80202-3558
 517026722 +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,
 Dallas, TX 75266-0360
 517026725 +RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
 517026726 +Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535
 517026727 +Santander Consumer USA, Po Box 961275, Fort Worth, TX 76161-0275
 517026728 +Selip & Stylianou, LLP, PO Box 9004, Woodbury, NY 11797-9004
 517026733 +Tenaglia & Hunt, 395 West Passaic Street Suite 205, Rochelle Park, NJ 07662-3016
 517152778 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184
 517026734 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 517026736 +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
 517138952 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 517026737 +Zwick & Associates, PO Box 9013, Andover, MA 01810-0913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 04 2018 23:34:22 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 04 2018 23:34:20 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517190813 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Jun 04 2018 23:35:03 CALIBER HOME LOANS, INC.,
 13801 Wireless Way, Oklahoma City, OK 73134-2500
 517183190 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Jun 04 2018 23:35:03 Caliber Home Loans,
 PO Box 24330, Oklahoma City OK 73124-0330
 517026702 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 04 2018 23:28:05 Capital One,
 Capital One Retail Srvs, Po Box 30253, Salt Lake City, UT 84130-0253
 517026700 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 04 2018 23:28:05 Capital One,
 Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
 517026707 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Jun 04 2018 23:34:44 Comcast,
 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2600
 517026708 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 04 2018 23:34:09 Comenity Bank/Express,
 Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 517026711 +E-mail/Text: mrdiscen@discover.com Jun 04 2018 23:33:37 Discover, PO Box 71084,
 Charlotte, NC 28272-1084
 517033694 E-mail/Text: mrdiscen@discover.com Jun 04 2018 23:33:37 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 517026712 +E-mail/Text: mrdiscen@discover.com Jun 04 2018 23:33:37 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025
 517026713 +E-mail/Text: dplbk@discover.com Jun 04 2018 23:34:36 Discover Personal Loan,
 Attention: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
 517064808 +E-mail/Text: dplbk@discover.com Jun 04 2018 23:34:36 Discover Personal Loans,
 PO Box 30954, Salt Lake City, UT 84130-0954

District/off: 0312-3

User: admin
Form ID: 186

Page 2 of 3
Total Noticed: 63

Date Rcvd: Jun 04, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517026714 +E-mail/Text: bankruptcy.bnc@ditech.com Jun 04 2018 23:33:59 Ditech, Attn: Bankruptcy,
Po Box 6172, Rapid City, SD 57709-6172
517090775 E-mail/Text: bankruptcy.bnc@ditech.com Jun 04 2018 23:33:59
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154
517026718 +E-mail/Text: fggbanko@fgny.com Jun 04 2018 23:33:39 Forster Garbus & Garbus,
7 Banta Place, Hackensack, NJ 07601-5604
517026719 +E-mail/Text: bnckohlsnotices@becket-lee.com Jun 04 2018 23:33:43 Kohls/Capital One,
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517231349 E-mail/PDF: resurgentbknofications@resurgent.com Jun 04 2018 23:36:09
LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517026720 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 04 2018 23:36:08
LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
517026723 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 04 2018 23:27:40
Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
517114493 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 04 2018 23:28:27
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,
Norfolk VA 23541
517171097 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 04 2018 23:28:28
Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541
517104222 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 04 2018 23:47:27
Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
517026724 +E-mail/Text: bankruptcy@pseg.com Jun 04 2018 23:33:36 PSE&G Bankruptcy Department,
PO Box 490, Cranford, NJ 07016-0490
517222597 E-mail/Text: bnc-quantum@quantum3group.com Jun 04 2018 23:34:13
Quantum3 Group LLC as agent for, Icon Equities LLC, PO Box 788, Kirkland, WA 98083-0788
517222603 E-mail/Text: bnc-quantum@quantum3group.com Jun 04 2018 23:34:13
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517026729 +E-mail/PDF: gecsedirecoverycorp.com Jun 04 2018 23:28:00 Synch/PLCC, Attn: Bankruptcy,
Po Box 965064, Orlando, FL 32896-5064
517027961 +E-mail/PDF: gecsedirecoverycorp.com Jun 04 2018 23:28:24 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517227224 +E-mail/PDF: gecsedirecoverycorp.com Jun 04 2018 23:28:00 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517026730 +E-mail/PDF: gecsedirecoverycorp.com Jun 04 2018 23:27:37 Synchrony Bank/Care Credit,
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517026732 +E-mail/PDF: gecsedirecoverycorp.com Jun 04 2018 23:28:00 Synchrony Bank/Lowes,
Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
517026731 +E-mail/PDF: gecsedirecoverycorp.com Jun 04 2018 23:28:24 Synchrony Bank/Lowes,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr* +Caliber Home Loans, Inc., Robertson, Anschutz & Schneid, P.L.,
6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517026693* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517026695* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517026698* ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St,
Woodland Hills, CA 91367)
517026701* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517026704* +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
517176996* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
PO Box 10390, Greenville, SC 29603-0390)
517026715* +Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
517026735* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
517026694 ##+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

TOTALS: 0, * 9, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin
Form ID: 186

Page 3 of 3
Total Noticed: 63

Date Rcvd: Jun 04, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin M. Buttery on behalf of Creditor Caliber Home Loans, Inc. kevinbuttery@gmail.com
Laura M. Egerman on behalf of Creditor Caliber Home Loans, Inc. bkyecf@rasflaw.com,
bkyecf@rasflaw.com;legerman@rasnj.com
Lee Martin Perlman on behalf of Debtor Temeko R. Foster ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com
Lee Martin Perlman on behalf of Joint Debtor Michelle R. Foster ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Sean M. O'Brien on behalf of Creditor BANK OF AMERICA, N.A. sobrien@flwlaw.com
Steven P. Kelly on behalf of Creditor Caliber Home Loans, Inc. skelly@sterneisenberg.com,
bkecf@sterneisenberg.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10